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Tuesday, February 19, 2013



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Law puts new spin on shacking up

Assets and rights.

Looming shift will put some common-law partners on same footing as married couples, and not everyone's welcoming the change

Legal changes that will erase the line between marriage and common-law partnerships in B.C. next month are leaving some newly cohabiting

couples anxious and searching for ways to opt out.

Under the 35-year-old Family Relations Act, common-law spouses have had to battle in court to prove they contributed to their partner's wealth in order to claim things such as spousal support or a share of common property after separating.

But the new Family Law Act, which takes effect March 18, will give couples that have been living together for two years the same rights as married couples — the same 50-50

division of debts and assets, excluding pre-relationship property, inheritances and gifts.

Izola Ward, 39, moved to New Westminster from Toronto last fall to live with her boyfriend, Joe, whom she met online. She said the two have discussed the possibility of getting married, but they want the freedom to ring those bells when they are ready.

"It could be in two years or five years, but if it happens to be in five years then it does give you more cause to be con-

cerned about the changes, because it's someone essentially determining your title without you having a say-so in the matter," she told Metro.

For couples in their situation, there is an inexpensive way out: a cohabitation agreement. North Vancouver-based Self-Counsel Press is planning to release an updated version of its prenuptial package just before the new law takes effect with clear instructions for cohabiting couples who do not wish to share finances.

Gibsons-based family law-

yer Alison Sawyer authored the current Self-Counsel Press do-it-yourself cohabitation agreement kit, the cheekily titled "If You Love Me, Put It In Writing" (\$21.95 at self-counsel.com), which will still be valid under the new law.

She said a cohabitation agreement can be signed at any point in a relationship, but there is a catch — like a pre-nup, it requires both parties to fully disclose all of their debts and assets.

She said full financial disclosure is necessary before

couples hit that two-year mark because the wealthier of the two often has money tucked away for a rainy day that the other doesn't know about.

"If you knew your partner was two times richer than you thought he was, you might not be so keen to give up your right to share in his wealth," she said.

The updated Self-Counsel Press cohabitation kit, "The Prenuptial Guide: Contracts for Lovers," will be in Chapters and Staples stores March 15.

KATE WEBB/METRO



KEY TO MY HEART

Vancouver sweethearts are declaring their undying devotion by attaching padlocks to the fence lining the Burrard Bridge pedestrian path. Love locks, as they're called, have taken over bridges across Europe. But some cities consider the romantic gesture an eyesore. Will Vancouver cut these love locks down? Story, page 5. EMILY JACKSON/METRO

To boldly go ...

Vancouver man plans six-month odyssey in spacesuit to win opportunity to blast off into orbit PAGE 3



Booth gets the green light

Canucks forward joining teammates on the road after being medically cleared to resume play PAGE 21



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Cold case

Vancouver man charged in wife's 2006 murder

A 40-year-old man has been charged with second-degree murder for allegedly killing his wife who went missing in 2006, police announced Monday.

Jaswant Singh Gill was arrested Saturday. He was in an arranged marriage and living in the Vancouver area with his 33-year-old wife, Gurpreet Gill, police said.

Gurpreet's family became worried after not hearing from her for some time and reported her missing to Vancouver police.

Sgt. Kevin McLaren said two weeks ago a body was found in Richmond that was positively identified as the missing woman.

"We know that there is nothing that will ever make up for the tragedy and loss the family has suffered," he said. "But we hope that today's announcement offers them some measure of comfort, as it has to the investigators who never gave up in their efforts to solve the mystery and seek justice for the victim."

Gill appeared in Vancouver Provincial Court Monday morning, charged with one count of second-degree murder.

PHYLICIA TORREVILLAS/METRO

Vancouver-Quilchena

Andrew Wilkinson wins Liberal nod

Former deputy minister Andrew Wilkinson won the Liberal nomination for Vancouver-Quilchena over former city councillor and mayoral candidate Suzanne Anton.

Wilkinson, a lawyer and physician, will run in May 2013 instead of Colin Hansen, who stepped down after representing the riding for 17 years.

EMILY JACKSON/METRO



Vancouverite Herbert Bossaerts has achieved local celebrity after he decided to wear a spacesuit for six months as part of a competition that could allow him to fly into space. CONTRIBUTED

All suited up and far, far to go

AXE fragrance space contest. Vancouver man wearing spacesuit for six months to win trip to space



PHYLICIA TORREVILLAS
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A Vancouver man wants to shoot for the moon.

Herbert Bossaerts plans to wear a spacesuit for the next six months in the hopes of winning a trip to space.

The 39-year-old IT manager said he has always wanted to go into space and never thought that his out-of-this-world dream could become a reality until he stumbled upon an AXE fragrance ad.

The company recently launched a contest for people in 60 countries, giving them a chance to compete for one of 22 spots to fly into orbit in the spring of 2014.

"I'd never win the contest just being Herbert Bossaerts, so I thought about Herbert the astronaut," Bossaerts said Monday. "I bought a suit, helmet and backpack online and I just started going out down-

town with it."

He wears the suit at work, while shopping, watching a movie at a theatre and teaching kids to snowboard on Grouse Mountain.

Bossaerts said the most rewarding thing about wearing the suit has been making people smile and inspiring them to reach for their forgotten dreams.

Since donning the space suit, Bossaerts's ranking has gone to 28th overall from around 4,000 in less than three weeks.

Bossaerts, who has been handing out voting-information sheets throughout the

city, said he would do anything to experience seeing the moon and the Earth from a different angle, but isn't sure how he'll react if ever he gets one of the much-coveted spots.

"I don't know if I'll be allowed to scream or not. If you go on top of the mountain in Whistler, the view is so amazing and breathtaking already," he said. "So taking it to another level, you just can't explain it until you experience it.... Hopefully, I'll find the right words afterwards because it's just going to be out-of-this-world amazing."

1 NEWS

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Ferry crash. Second officer handed off navigation in clear weather, trial hears

A B.C. Supreme Court trial has heard visibility was good and the weather was clear for the crew of the Queen of the North on the night of a fatal crash that sank the ship.

Details about what happened on March 22, 2006 are emerging from a senior crew member who was sharing navigational duties with another officer accused of criminal negligence causing the deaths of two passengers, who were presumed drowned.

Kevin Hilton, who was the second officer aboard the ferry, had handed off the role on the bridge to fourth officer Karl Lilgert shortly before the vessel

missed a critical turn, struck Gil Island and capsized.

Hilton also told the court he was surprised that Lilgert had returned to the bridge early from lunch, not long after his former lover Karen Bricker arrived there for her role as quartermaster.

Court has heard it was the pair's first time working alone together since their affair had ended, and the Crown claims Lilgert is responsible for the crash.

The defence argues the crash was caused by poor training, bad policies and unreliable equipment.

THE CANADIAN PRESS

Temporary workers file

Heart issue won't stop me, Bell says

Jobs Minister Pat Bell says a heart condition he's been diagnosed with won't stop him from trying to clear up a controversy over using foreign miners at a project in Northeast B.C.

THE CANADIAN PRESS

Racist

Craigslist crusade

A B.C. man is waging a fight against racist comments on the website Craigslist. Cran Campbell has written letters to politicians in his efforts to force websites with .ca domain names to follow Canadian laws on hate speech. THE CANADIAN PRESS

Activists, refugees worry about Mexico's 'safe' designation

DCO. List claims countries included are safe; Mexican refugee who left because of death threats disagrees

LIAM BRITTEN

vancouver@metronews.ca

Mexico's recent inclusion on Canada's Designated Countries of Origin (DCO) list has raised some eyebrows among Vancouver activists.

Countries on the list are considered safe. Refugee applications from those countries are fast-tracked but, if unsuccessful, are rarely progressed to appeal.

A spokesperson from the federal government said the practice of fast-tracking DCO-list claimants will ensure that genuine refugees get help and that those with unfounded claims are quickly removed.

Having Mexico on that list doesn't make sense to Karla Lottini, a Mexican refugee.

A former journalist, Lottini fled her homeland in 2008 when she received death



Karla Lottini poses for a photo with husband César and daughters Ámbar, left, and Nicté in their Surrey home. CONTRIBUTED

threats against her and her family after she reported on government corruption.

"Mexico is not a safe country," she said. "We're talking about missing people, kidnapping, people dying ... people in black plastic bags."

In May of 2011, she was allowed to remain in Canada on

humanitarian and compassionate grounds.

Gay, lesbian and transgendered Mexicans also make refugee claims to stay in Canada, said Dara Parker.

She is the executive director of QMUNITY, a group that works with LGBT people in distress, including refugees.

She said Mexico has laws to protect gays and lesbians, but corruption and poor enforcement weaken them.

"(There are) policies on paper, but the reality for a gay person or a trans person living in the country can be completely different," Parker said.

Sharalyn Jordan of Rainbow Refugee, a group with an LGBT focus, said refugees of all stripes are in danger because of the changes. She said the lack of appeals and poor oversight by Canada's federal government could lead to a refugee being deported to torture and death.

In addition, refugees will no longer be approved to stay in Canada on humanitarian and compassionate grounds.

"To imply that this is adequate protection is a gross misrepresentation of what is going on," she said.

Granted appeal

14.4%

According to Rainbow Refugee, this is the percentage of Designated Country of Origin refugees who are granted an appeal.

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Foul play not suspected. Surrey police investigate teen's death on party bus

Foul play is not suspected in the death of a teen on a party bus in Surrey on Friday night.

Condolences continued to pour in on social media Monday for 16-year-old Ernest Azoadam, who died suddenly while on the bus with friends.

His cause of death is unknown, according to Surrey RCMP. An autopsy report is expected this week.

The teen was in medical distress when partygoers called BC Ambulance to a gas station around 11 p.m. When police arrived, he was unresponsive. He was later pronounced dead at a local hospital.

Evidence of booze was found on the party bus, police said.

Police interviewed the party bus driver and other passengers and continue to investigate the incident to see if any criminal, liquor or motor vehicle offences occurred.

"Certainly, we have seen several incidents over the past few years involving party buses



Ernest Azoadam
TWITTER.COM

where police have had to get involved, but never with such tragic consequences," Cpl. Bert Paquet said in a statement.

"Unfortunately, when you mix groups of young people with alcohol in a confined place for several hours, it is often just a matter of time before police are called."

Anyone with more information is asked to call Surrey RCMP at 604-599-0502 or Crime Stoppers at 1-800-222-TIPS.

EMILY JACKSON / METRO

Economist. B.C. budget numbers OK, but natural gas projections too high

A former Bank of Montreal chief economist hired by the B.C. government to review its budget says the numbers are OK but recommended the Finance Ministry scale back its forecasts for natural gas revenues by up to \$70 million.

The review by Tim O'Neill was released Monday, a day before Finance Minister Mike de Jong was set to table what he says will be a balanced budget.

O'Neill's 22-page report called for additional prudence for natural gas revenue projections for this year's budget and budgets for the following two years.

The report said B.C.'s natural

gas revenue projections have been overstated in five of the last eight years, and O'Neill suggested extra caution is needed when factoring those revenues, especially since natural gas prices are at record lows.

"Given the persistent overestimation of natural gas revenues in recent years and the material negative impact on total revenue expectations, it would be wise for the budget to incorporate price forecasts closer to the lower bound of the private sector forecast range than is contemplated in the projections that were reviewed," said the report.

THE CANADIAN PRESS



A number of love locks appeared on the fence lining the Burrard Bridge after Valentine's Day. EMILY JACKSON/METRO

Love locks pop up in Vancouver

Star-crossed padlocks?
Following Valentine's Day, the symbols of devotion have sprouted up around the city, but other cities have ultimately cut them off



EMILY JACKSON
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Padlocks with lovers' initials and messages of devotion have long adorned bridges in Paris, Rome and Cologne, where

couples place them as symbols of unbreakable love — at least until city workers bring the bolt cutters.

Known as love locks, it appears Vancouver sweethearts have picked up the trend, with a crop of locks sprouting on the fence lining the Burrard Bridge's pedestrian path over Valentine's Day weekend.

While some rusty locks have clearly resided on the bridge far longer, A + A and D + L's locks gleam new while looking over the cityscape.

Another patch of about a dozen romantic padlocks has quietly grown for months on the False Creek seawall be-

tween the casino and the Concord Pacific lot.

But will the city cut these love locks down?

It's the first time city staff has heard of the locks, a spokeswoman said Monday. In the days ahead, it will send workers to look at the locks and determine whether they're a hazard or whether they have an aesthetic or structural impact.

The city doesn't encourage the behaviour, but there aren't any bylaws prohibiting lovers from locking it down — yet. As it stands, the locks wouldn't be given special consideration if the fence needed painting, for

example.

Structural and aesthetic worries have led to love locks' demise in cities such as Dublin and Toronto, where all but three love locks were chopped from the Humber Bridge in 2011. City officials in Florence snipped about 5,500 locks from the Ponte Vecchio in 2006.

Closer to home, Port Moody's city council dabbled with the idea of a love lock railing in 2011 before scrapping the idea. And a budding gathering of love locks on cables along the Wild Pacific Trail sparked a debate in Ucluelet on Vancouver Island.



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Dr. Alan Bates.
Psychiatry Resident
and President
of the Vancouver
Street Soccer
League

VANCOUVER, BC

Game Changer

When psychiatry resident Dr. Alan Bates began volunteering with the Vancouver Street Soccer League, he had no idea how big an impact the game would have on the city's homeless population. Getting together to practice and play games – sometimes in international tournaments – has been incredibly beneficial for the lives and health of the players in the nine-team league. “The returns have been striking: Reduced alcoholism and hospitalizations, players finding homes and jobs. It’s amazing what a difference these games make.” **DOCSFORPATIENTS.CA**

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A tin grave marker of a student from St Joseph's Indian school in Chapleau, Ont. ALEX MAASS/HANDOUT/THE CANADIAN PRESS FILE

At least 3,000 died in residential schools

Hard facts emerge.

Disease the lead killer, followed by malnutrition, fire, drowning, suicide

At least 3,000 children are now known to have died while attending Canada's Indian residential schools, new unpublished research shows.

While deaths have long been documented in the residential school system, the findings are the result of the first systematic search of government, school and other records.

“These are actual confirmed numbers,” Alex Maass, research manager with the Missing Children Project, said from Vancouver. The number could rise as more documents come to light.

The largest killer, by far, was disease. For decades, starting in about 1910, tuberculosis was a consistent killer. The Spanish flu epidemic of 1918-

19 also took a devastating toll: In one three-month period, the disease killed 20 children at a residential school in Spanish, Ont., the records show.

While statistical analysis has yet to be done, the records show children also died of malnutrition or accidents. Schools consistently burned down, killing students and staff. Drownings and exposure were other causes.

Many kids were physically, mentally and sexually abused. Some committed suicide.

Some died fleeing their schools, including four boys — two aged eight and two aged nine — in January 1937. A Canadian Press report from Vanderhoof, B.C., describes how the four bodies were found huddled together in slush ice on Fraser Lake.

The records reveal the numbers fell off dramatically only after the 1950s, although some occurred into the 1970s.

In fact, Maass said, student deaths were so much a part of the system, architectural plans

The system

In all, about 150,000 First Nations children went through the church-run residential school system, which ran from the 1870s until the 1990s.

- **Curriculum.** In many cases, native kids were forced to attend under a federal policy of “civilizing” aboriginal peoples.

for many schools included cemeteries laid out in advance.

Maass said researchers had identified 50 burial sites as part of the project.

About 500 of the victims remain nameless. Documentation was contained in Department of Indian Affairs year-end reports, which stopped abruptly in 1917.

“It was obviously a policy not to report them,” Maass said.

THE CANADIAN PRESS

Recruitment fund

Cops feel squeeze as program ends

The end of a federal program aimed at putting more cops on the street is threatening anti-gang squads and aboriginal police and could stretch existing resources across the country, law enforcement officials say.

The \$400-million Police Officer Recruitment Fund was set up in 2008 in order to add 2,500 new officers.

Julie Carmichael, a spokeswoman for Public Safety Minister Vic Toews, reaffirmed the government's commitment to being tough on crime.

“We were pleased to make a significant one-time investment,” she said via email. **THE CANADIAN PRESS**

Atlanta

Alleged baby-slapper out of a job

A man charged with slapping a toddler on a Minneapolis-to-Atlanta flight is out of a job, his former employer said Sunday.

Joe Hundley, 60, of Hayden, Idaho, is no longer an employee of AGC Aerospace and Defense Composites Group, a public-relations official said.

Hundley has been charged with simple assault during the Feb. 8 flight. Hundley told the mother “to shut that (N-word) baby up” before slapping him, FBI special agent Daron Cheney said in a sworn statement. The mother said Hundley then slapped him in the face. **THE ASSOCIATED PRESS**

Thailand

Cycling trek ends in death for couple

A British couple's round-the-world cycling odyssey ended in tragedy when they were killed in a road accident in Thailand.

Peter Root and Mary Thompson died Wednesday when they were hit by a pickup truck in a province east of Bangkok, Thai police said Monday.

The couple had been detailing their trip on the blog Two on Four Wheels.

Thai police said Monday that the driver, Worapong Sangkhawat, 25, was seriously injured. Charged with dangerous driving causing death, he faces a maximum sentence of 10 years, if convicted. **THE ASSOCIATED PRESS**

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Focus groups pan feds' pro-energy ads

Taxpayer-funded PR. Federal campaign to cast resource industries in a positive light needed tweaking, report shows

Focus-group testing on what the Harper government calls its Responsible Resource Development campaign found the advertising to be light on facts but uplifting and patriotic, according to a government-commissioned study.

The fruits of that taxpayer-funded labour will again be on display this spring as a second wave of ads — designed to persuade Canadians of “the importance and impact of Canada’s energy sector” — hits the air.

Natural Resources Canada has budgeted \$9 million in the current 2012-13 fiscal year for ads that show a cross-section of resource industries in a job-friendly and environmentally sensitive light.

It’s a carefully calibrated exercise. Conservatives have been courting controversy for more than a year with a high-

octane battle over pipeline development and changes to environmental laws designed to speed up major resource projects, including oil sands extraction.

Last summer, NRCan hired Leger Marketing to fine-tune the government’s proposed advertising campaign. The Leger report, posted last week by Library and Archives Canada, details how original concepts for the ad campaign failed to impress a dozen focus groups spread across six Canadian cities.

THE CANADIAN PRESS



This web page, found on actionplan.gc.ca, outlines what the Harper government calls its Responsible Resource Development campaign. THE CANADIAN PRESS

Bombardier. Electric buses to be tested in Montreal



This electric bus features Bombardier's Primove technology, which allows the vehicles to be charged by underground induction stations en route. BOMBARDIER/THE CANADIAN PRESS

Bombardier's electric transit technology will be tested next winter on buses in Montreal, and then in early 2014 on an urban route used by passengers in the German city of Mannheim.

The transportation giant's Primove technology is designed to allow buses to be charged by underground induction stations when they stop to let passengers hop on and off.

Small amounts of energy emitted from an electromagnetic field are used to quickly charge batteries on the bus and propel it to the next power source. That removes the need for lengthy overnight plug-ins, allowing the buses to remain on the road longer and be outfitted with lighter and smaller batteries.

Bombardier will test the technology in Canada's harsh winter conditions at a special track on Ile-Ste-Helene, the home of Expo 67, in partnership with Hydro-Quebec and an undisclosed bus manufacturer.

“We want to test the equipment in the most difficult conditions that you could have with our climate, meaning winter,” spokesman Marc Laforge said.

While Germany will test the system using buses filled with passengers, there are no immediate plans to do so in Canada.

THE CANADIAN PRESS

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Telling whoppers on Twitter

Just call it a virtual Big Mac attack. On Monday, Burger King asked Twitter to suspend its account after it was apparently hacked. Starting just after noon Eastern time, the fast-food company's Twitter picture was changed to a McDonald's logo, the background picture changed to McDonald's new Fish McBites and the account tweeted that Burger King had been sold to McDonald's. Some posts from the account contained racial epithets, references to drug use and obscenities. Burger King hopes to have the account back up soon. THE ASSOCIATED PRESS

Launch buzz. Can PS4 put life back into home gaming?

It's been six years and counting now since the arrival of the PlayStation 3 — pretty much an eternity in tech years — but the wait may be at an end. Will Wednesday be the day that Sony announces PlayStation 4?

While there's yet to be any official word from the company, observers have been busy predicting what the long-awaited new system might be like.

It could feature a new control with touch pad capabilities, they say, like the PS Vita. It could allow more than one user to log in at the same time. It will likely have a more advanced motion support system, and be able to stream games and content.

One thing is a fact: PlayStation 4 will represent Sony's attempt to put some interest back into the home gaming market and to quash rivals Nintendo and Microsoft once and for all, especially in the U.S.

“PlayStation 4 could potentially help reignite some interest in the retail console gaming market and top systems, much of the thunder of which has been stolen by smartphones, tablets and alternative gaming devices,” said Scott Steinberg, a gaming industry consultant.

MICHELLE CASTILLO/
METRO WORLD NEWS

Greece

Man released after attack on mine

A Greek prosecutor ordered the release Monday of a 54-year-old man hours after he was arrested in connection with an attack on a Canadian-owned gold mining operation in which about 40 masked intruders torched machinery and vehicles. He'd been arrested for “moral instigation” of the attack due to his contributions to an anti-mining blog.

Opposition to the Skouries mining project in Greece's Halkidiki peninsula runs deep. The mining company, Hellas Gold, is 95 per cent owned by Vancouver-based Eldorado Gold Inc. THE ASSOCIATED PRESS

Brussels

EU places sanctions on North Korea

EU finance ministers, condemning the Feb. 12 nuclear test by North Korea, have imposed trade and economic sanctions on the Asian nation and demanded it abstain from further tests. THE ASSOCIATED PRESS



GOD BLESS AMERICA AND ITS UNLIMITED BREAD STICKS



SHE SAYS...
Jessica Napier
metronews.ca

I am a self-appointed restaurant snob. The establishments I frequent usually don't seat more than 30 diners and are regularly featured on best-of lists. And yet somehow I recently found myself

at an Olive Garden in upstate New York.

We arrived at 5:55 p.m., an undodly dinner hour for most urbanites, only to be told that the wait would be an hour and a half. Evidently, this wasn't just THE place to eat in Cheektowaga on a Saturday night. It was also the only place to eat.

I settled in at the bar and ordered myself a supersized glass of wine and drank in the surroundings — this was my first Olive Garden experience after all. Between the throngs of cross-border shoppers and teenaged couples, I

noticed the walls were lined with black-and-white photographs of wrinkled Italian nonnas who had surely never been anywhere close to a strip mall off I-90.

Eventually, we were seated at a table with six extra-wide chairs equipped with wheels, presumably because some people are not physically capable of lifting themselves out of their seats after consuming deep-dish bowls of cheese ravioli. When

our eager-to-please server arrived, I noticed that she was wearing a green button emblazoned with the word "hospitaliano," a portmanteau describing the chain restaurant's unique brand of faux-Italian friendliness. Overwhelmed with the laminated booklet full of menu options, I asked her what she recommended. The effervescent 20-year-old lived up to her button mantra and told me to order anything I wanted and she'd make it happen.

I couldn't help drawing comparisons to my favourite no-reservations, no-substitutions authentic Italian restaurant in Toronto where the servers, most of whom look impossibly cool and beautiful, scorn anyone who dares to ask about customizing their meal. It's a masochistic dining experience in which you as the customer are never right and should feel lucky to even snag a spot in the restaurant. In most cases, that spot is upon an uncomfortable stool positioned so close to fellow diners you'll be elbowing in the ribs constantly while they snap photos of their Mason-jar tiramisu.

And yet here I was, lounging in a double-wide rolling chair stuffing my face with reasonably priced penne. After 90 minutes, I found it impossible to hold my body up straight and was just one bite of cheesecake away from smearing a greasy bread stick on my seat to help myself slide out of my chair.

As I lurched out of the restaurant, the crowds were continuing to stream in. My inner foodie cringed but I had to admit there was a certain appeal. I don't care how sophisticated your palate is, everyone can appreciate a hefty quantity of cheesy carbohydrates for just \$11.95 US.

Follow Jessica Napier on
Twitter @MetroSheSays



Chain-restaurant food for a change. JESSICA NAPIER/METRO

Life's a converted air-force hangar



SEAN GALLUP/GETTY IMAGES

Sunny side of winter

Indoor beach lures sun seekers

Without a cloud in the sky, this beach is the perfect place to relax.

The Tropical Islands resort in Krausnick, 60 kilometres south of Berlin, welcomes up to 6,000 visitors a day who are keen to shed their winter wear for bikinis and trunks. Located on the site of a former Soviet air base, the indoor resort occupies a hangar first built to house airships. **METRO**

Not quite an island

- **Size.** 360 metres long, 210 metres wide and 107 metres tall — New York City's Statue of Liberty could stand inside it, and Paris' Eiffel Tower could lie across it.
- **No sky, no problem for sun seekers.** Special translucent panels in the south side of the roof allow UV light to shine through.
- **Constant temperature.** 26 C inside compared to -20 C outside.



A Malaysian leisure investment consortium saw life in the old hangar and reopened it as an indoor tropical resort in 2004.

SEAN GALLUP/GETTY IMAGES



Twitter

@MaKiYiKi:

Lmfao I may have the flu but I love watching Real Housewives of Vancouver. #somuchdrama

@car2goVancouver:

We are expanding our Home Area to now include North Vancouver! Click here for the new Home Area map <http://ow.ly/hPeTq>

@briker03:

In Vancouver. And i wanna do something fun. But i cant because Im in a house full of boys who just sit

around and play video games. #Smh

@MargaretAtwood:

Thoughtful, inspiring eve with William Rees, PAYBACK, + Miss Representation series at Kwantlen last night. #Vancouver (+ take-home arugula!)

@M_Collee:

Just saw a kid walking down the street in Vancouver wearing a #UWO hoodie, nice seeing a taste of home #ontario all the way out here :)



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Do you fear a meteor strike?

50%
SOMEWHAT,
BUT THERE'S
NOTHING WE
COULD DO
ABOUT ONE



50%
YES, AS MUCH AS
I FEAR A ZOMBIE
APOCALYPSE ...
SO A LOT

0%
NO, THERE
ARE MORE
IMMEDIATE
THREATS OUT
THERE, LIKE
ZOMBIE
APOCALYPSES

DVD review



Argo

Director. Ben Affleck

Stars. Ben Affleck, Bryan Cranston, John Goodman

Ben Affleck's thriller revisits the 1980 "Canadian Caper" rescue of six U.S. diplomats from Iran and declares it was really a covert American CIA operation all along, one with Tinseltown glitter and car chases. Argo tells this whopper of a tale with style, wit and a level of excitement designed for Oscar and succeeds, picking up seven nominations, including best picture. Does it matter that Affleck's movie, based on Chris Terrio's script, bears about as much resemblance to the real story as a red Twizzler does to a strawberry? Perhaps not, if the crunch of your popcorn can drown out the sound of discarded facts swirling the drain, as so often happens when Hollywood meets history. Despite these and other criticisms — the film is chock full of stereotypes and clichés — Argo is undeniably entertaining. Extras include a director's commentary and several making-of featurettes.

PETER HOWELL



Four eligible bachelors compete to win the affection of one woman through wining, dining and adventurous dates. HANDOUT

Don't make these big date mistakes

Courting with class.

Come Date With Me's Wilder Weir offers some basic etiquette tips for meet-ups

Wilder Weir, host of Oh So Cosmo and an eligible bachelor on the upcoming W Network series, Come Date With Me, gives the male take on some of the biggest mistakes women make on a first date.

Texting/constantly checking her smartphone

Going on a date can be an

insecure situation for anyone. Nowadays when things get awkward or scary, human nature is to bury your head into your phone like a petrified ostrich. In order to escape reality people will re-check empty email inboxes or scroll through hundreds of sepia-toned "selfie" pictures on Instagram, but on a date put your phone away for a few hours! Nothing says "this date is boring" like checking your Facebook between sips of wine at a dinner table. Unless you're sending out a mass emergency text about your location details because you suddenly realize you recognize your date from an episode of America's Most Wanted and

are worried your face is going to end up on the side of a milk carton, put down your phone. I don't care if you feel uncomfortable and are one awkward silence away from trying to get to the last level of angry birds, you're being rude.

Talking about an ex

No matter how secure your date is, he doesn't want to hear about your ex-boyfriend who was A) a doctor B) a professional athlete or C) worked with kids. File this idea within the first five dates, under "U" for useless information. Talking about an ex will only create more questions that you likely don't want to answer. Don't get

Watch it

Come Date With Me, which sees four men or women compete for the heart of an eligible bachelor or bachelorette, premieres Wednesday night on W Network.

me wrong, I know this is sometimes hard to do, especially fresh out of an old relationship because that person you broke up with was a big part of your life. However, bragging about your ex will only make him wonder why he broke up with you in the first place. METRO

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2 SCENE

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

Fertile Fergie fesses up to having lovely baby bump



THE WORD

Dorothy Robinson
scene@metronews.ca

Fergie has some new, growing lovely lady lumps — it was announced yesterday via Josh Duhamel's Twitter that the couple are expecting. "Fergie and Me and BABY makes three," he wrote. Fergie, 37, followed suit: "Josh and me and BABY makes three!!!" she tweeted, with the hashtag #mylovelybaby-bump.

Duhamel has been talking about fatherhood for a while. "It'll happen," he told USA TODAY while promoting



his new film, Safe Haven. "It's happening."

But every three months she's pregnant (in the press). If she gets a little paunch everyone thinks she's pregnant. It's like well thanks, they're basically calling you

fat.

"But like my mom said, well, if she's been pregnant as long as everyone says that she is, well then we're going to have a baby elephant. We're on our own schedule with that."

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2. Upload your photos by visiting www.clubmetro.com/Justin
3. Remember to share the love! Collect votes from your friends to increase your chances of landing the grand prize!

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No purchase necessary. Contest open to residents of Canada and certain other countries worldwide who are thirteen (13) years of age or older. Odds of winning depend on the number and caliber of eligible entries received. One (1) Grand Prize is available to be won, consisting of a trip to see Justin Bieber perform and meet Justin Bieber (approximate retail value of \$5,000 USD). Skill testing question required. Contest closes February 28, 2013 at 12:00AM CET. To enter and for complete contest rules visit www.facebook.com/metropoint. Contest sponsors are Metro International S.A. together with its local Metro subsidiaries around the globe. The contest is in no way sponsored by Free Daily News Group Inc. or Pizza Pizza Limited. Neither Free Daily News Group Inc. nor Pizza Pizza Limited is responsible for this contest or its prize(s).



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A good day to workout hard

Jai Courtney. Actor who plays Bruce Willis' son in new Die Hard instalment talks to Metro about the movie that made him buff

ROMINA
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Metro World News

You totally upstage Bruce Willis in this movie. How does he feel about that? He must be mad, no?
Oh gosh! I don't know. You might have to ask him.

I'm not speaking to him. You can tell me.
He's the star. I will always respect that. I certainly have no intention of upstaging him.

Did you and Bruce train together? Did he teach you any good moves?
I learned a lot from him. But Bruce has a lot to think about. He didn't have time to worry about coaching me. There are a lot of people, who are paid a lot of money, standing around to do that.

There's a lot of running and jumping out of windows — I tried counting the amount of cars you guys crashed...
Do you want to know the amount?

Sure.
108.

And how many of those did you crash?
A couple. It was an epic car chase.

Did you have to get in shape for the role?
A little bit. It made sense to. I'm not a gym junkie. I've had to get in shape for a few gigs and I enjoy having to do that.



Jai Courtney says while he had to get fit for his role in the new Die Hard, he loves beer and pizza too much to take the gym too seriously. SUBMITTED

Was that for your role as the gladiator Varro in the TV series Spartacus?
Yeah. I've never done training like that since. It was the closest thing to torture I'll ever experience. It was a great challenge. There was more pressure then because I was basically in my underwear, all day, every day.

So you had to look good...
Exactly. And there's no better motivation than 30 ripped up guys around you as a means to work hard.

Did you do anything specific in terms of your diet and exercise for Die Hard?
Embarrassingly, I've always approached working out a little bit casually. I'm a bit of a wuss when it comes to that sort of stuff. You just have to cut the carbs and hit the gym a little. I was doing a lot of low impact cardio — like walking

and jogging. I'd go first thing in the morning — before having anything to eat. It starts up your body engine and speeds up your metabolism. I did a little bit of weight work. But ever since Spartacus, I've not worked with a trainer. I don't want to be pushed that hard. I'm too fond of beer and pizza to live my life by that kind of code.

Which of the stunts did you do?
We did pieces of just about everything. But it's unfair not to credit the 20 to 30 doubles and stunt coordinators that help make them look really cool.

So did you actually do anything?
Absolutely. We're jumping out windows, crashing the vehicles and getting into fights — the debris tube, flying down that thing. But insur-



Courtney suffered a self-inflicted injury on set. HANDOUT

ance companies would have something to say if we tried to attempt it all ourselves.

Did you get any injuries on set?
None that I have any cool stories about. The only injury I got — and it was self-inflicted — there's a moment in the car chase when I punch the steering wheel ... and I shredded my knuckles on the Mercedes-Benz badge.

There is a lot of punching, not just from you. Did you guys have punching training?
There are a few punches going around. All that stuff is choreographed — it's like learning a dance. The steering wheel one was kind of stupid.

Did you punch it — for real?
I punched the sh— out of it. Our director, John Moore, was trying to get me worked up because that's cutting in a moment when Jack is hugely frustrated with his father. He was like, 'Feel free to punch the wheel.' So I went for it. I remember looking at the Mercedes sign and seeing chunks of my skin in it. It hurt.

Willis is on his fifth Die Hard — this is your first. What tips did he give you for being the perfect John McClane Junior?
He didn't give me any tips. The kind of knowledge and wisdom that he passed on to me was more organic. I just learned a lot from working with the guy. It wasn't, 'Come here boy, let me show you

how to do it.'

You fought Tom Cruise in Jack Reacher and lost. Could you take him in real life?
I'd give it a red hot go! He's pretty skilled, man. Who knows.

He's skilled, but he's so tiny!
That doesn't always equate to winning a match. What do they say? 'It's not the size of the dog in the fight, it's the size of the fight in the dog.'

So could you win?
I don't know. Maybe we can go toe-to-toe again sometime.

You were a kid when the original Die Hard movie came out. Which movie is your favourite?
Number 1. Not only is it the introduction to this iconic franchise, it's a quintessential action film. Great villains. It set up this convention of wisecracking humour balanced with epic action. And introduced this everyman we've come to love — John McClane.

Willis' catchphrase: I have trouble pronouncing it: yip-pee ki-yay.
You can't say Yippee ki-yay!?!?...

How come you don't have a catchphrase? Make one up now.
I have no idea. I'll leave it to the professionals. We'll see whether something comes up if I get to reprise the role...

3 THE



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WELLNESS

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Tuesday, February 19, 2013

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**BEST HEALTH
MINUTE**
Bonnie Munday
Editor-in-chief
Best Health Magazine

In the March/April issue of Best Health magazine, on newsstands now, writer Lisa Bendall looks into the various teeth-whitening products available at the drugstore and your dentist's office. Here's a snapshot:

The products you leave on your teeth for five, 20 or 30 minutes — the strips and gel trays, for example — are designed to restore teeth's enamel by removing dirt and debris. These products all contain hydrogen peroxide, which releases oxygen molecules in your mouth that react chemically with staining materials and lift them off.

But the strength of the hydrogen peroxide varies widely depending on the product: It's typically from three to 15 per cent in drugstore products, and anywhere from 15 to almost 40 per cent at the dental office. So, can it immediately



While safe in the short-term, no one knows if tooth-whitening products cause harm in the long run. ISTOCK

damage the tooth's enamel? That's a myth. According to North Vancouver dentist Dr. Bruce Ward, "There's no evidence of damage in the short-term." It's not yet known whether extreme or long-term use can cause harm. And homemade whitening formulas made with lemon juice, baking soda or crushed strawberries are not a good idea as they bathe teeth in acid.

"You could end up with more sensitive teeth, and lose some tooth structure," says Ward.

For more info about how various products work, see the March/April issue of Best Health magazine, now on newsstand—or check out our new iPad edition! **TO CLAIM YOUR FREE COPY OF A FUTURE ISSUE OF BEST HEALTH MAGAZINE, GO TO BESTHEALTHMAG.CA/METRONWS.**

The Plan. Is healthy food making you fat?

**CELIA
MILNE**

life@metronews.ca

Can't lose weight?

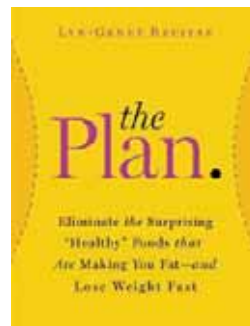
The culprit may not be chocolate or cheese, according to the author of a new book. It may be one of your so-called "healthy" foods, such as green beans. Finding and eliminating the foods that are bad for you is the theme of *The Plan*, written by New York holistic practitioner Lyn-Genet Recitas.

"There's no such thing as a healthy food, only what's healthy for you," says Recitas, who was recently in Toronto promoting the book. "It is pretty amazing when you gain a pound from asparagus or salmon because it doesn't work for your chemistry."

In *The Plan*, Recitas suggests first cleansing the body for a few days and then starting to introduce foods to see whether they are "friendly" or "reactive" for you.

Recitas guides readers through her program using detailed meal plans and recipes.

"I am teaching you to listen to your body. It may be saying, 'Please don't feed this food to me.'"



The usual suspects

- Foods that don't work for your chemistry, Recitas says, can cause weight gain, fatigue, headaches, stress, digestive discomfort, premature aging, and inflammation.
- Recitas says the worst offenders are turkey, asparagus, tomato sauce, tofu, green beans, spinach, Greek yogurt, oatmeal, salmon, strawberries and walnuts.

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This is the number one choice for clients of my catering company.

As an alternative, grill the fish and serve the sauce separately. Use the sauce over chicken as well.

1. Preheat the oven to 425 F. Line a rimmed baking sheet with foil and spray with cooking oil.

Ingredients

- 1/4 cup packed brown sugar
- 2 tbsp low-sodium soy sauce
- 1 tbsp water
- 2 tbsp rice vinegar
- 2 tsp sesame oil
- 2 tsp cornstarch
- 2 tsp minced fresh garlic
- 1 1/2 tsp minced fresh ginger
- four 4-oz. portions skin-on salmon fillets
- 2 tsp sesame seeds
- 3 tbsp chopped cilantro



This recipe serves four. LORELLA ZANETTI, FROM ROSE REISMAN'S COMPLETE LIGHT KITCHEN (WHITECAP BOOKS)

2. Whisk the brown sugar, soy sauce, water, vinegar, oil, cornstarch, garlic and ginger together in a small saucepan. Cook over medium heat until thickened and smooth. Remove from the heat.

3. Place the salmon, skin-side down, on the prepared

baking sheet. Spoon half the sauce over the salmon. Sprinkle with sesame seeds. Bake in the centre of the oven for 10 minutes per inch thickness of fish, or until the fish flakes easily when pierced with a fork.

4. Garnish with cilantro and sesame seeds and serve with the remaining sauce

Ingredients

Prep time: 5 minutes
Cooking time: 30 minutes

- 1 tsp (5 ml) vegetable oil
- 8-9 chicken thighs, skin-on, bone-in (about 4 lb/2 kg)
- 3 cups (750 ml) finely sliced brown mushrooms
- 1 jar (355 ml) VH Szechuan Stir-Fry Sauce or the General Tao Stir-Fry Sauce
- 1 lb (500 g) Chinese broccoli

pot of lightly salted boiling water, cook broccoli until tender, about 8 minutes. Drain broccoli and serve alongside chicken once it is ready.

NEWS CANADA/VH SAUCE

Dinner. Braised Chicken And Chinese Broccoli

For a meal idea that is quick and easy to prepare, try this Braised Chicken Thighs with Chinese Broccoli recipe.

The tangy sauce paired with the crisp Chinese broccoli adds excitement to a usual dinner staple that will easily become a new family favourite.

Also, any green vegetable like swiss chard, broccoli, asparagus, sautéed zucchini or spinach makes a great side dish for this chicken

large saucepan over medium-high heat. Brown chicken on both sides, about 8 minutes total. Remove chicken and set aside.

2. Add mushrooms to pan and cook over high heat until lightly browned, about 4 minutes. Place chicken in pan with the Stir-Fry Sauce and 1 cup (250 ml) water; cover and simmer over low heat until chicken is no longer pink inside, about 12 minutes.

1. Heat oil in Dutch oven or

3. Meanwhile, in a large

Health Solutions

The truth about Vitamin D



NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

This month, anyone who lives north of sunny Atlanta is sunshine starved and therefore Vitamin D deficient. So, unless you have plans to fly south soon, you had better have a backup plan.

Milk (and some brands of milk products, like yogurt) are Vitamin D fortified.

But, the amounts aren't high enough to ensure you are topped up to a protective level to prevent osteoporosis, cancer and, studies

are showing, many other chronic illnesses.

Here are some good sources:

1. Salmon
2. Cod liver oil
3. Liver
4. Eggs
5. Caviar
6. Greek caviar dip taramosalata

Keep in mind that enjoying all of these foods each day nets you only about half of the recommended amounts: two glasses of milk, a serving of salmon and an egg a day.

Get as much as you can from your plate and glass but remember Vitamin D is one of those nutrients you may want to consider supplementing — or flying south to get!

THERESA ALBERT IS A FOOD COMMUNICATIONS CONSULTANT AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM



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RRSP GUIDE

Tuesday, February 19, 2013



In general, the amount you will need to save depends on a number of factors, including when you start saving, how much you think you will need in income upon retirement, and how much you are willing to set aside. ISTOCKPHOTO/THINKSTOCK

The earlier you save, the better

Rule of thumb. Experts recommend to try to put 10 per cent of annual income towards retirement

PAULINE ANDERSON
For Metro

If you are like many young people today, you aren't thinking much about retirement — it just seems so far away. But, increasingly, the onus is on you to look out for your future. And the earlier, the better.

A good rule of thumb is, if you are just starting out in

the job market, say in your 20s, try to set aside 10 per cent of your annual income towards retirement, says Sue Neal, regional director, Investors Group, Toronto Downtown. "This will create the exercise, or the habit, of putting away a portion of your pay and not spending it."

Those in the above category, take note: Surveys show that baby boomers

who are now hitting retirement age report that if they had to do it all over again, they would have started saving much earlier. As it stands, a "sizable" number of them don't start stashing away money until about a decade before they aim to retire, Neal says.

In general, the amount you will need to save depends on a number of factors, including when you start saving, how much you think you will need in income upon retirement, how much you are willing to set aside, and your "risk toler-

Savings for retirement

\$1 million

If you think you will need \$40,000 per year when you retire, bank on having \$1 million saved (that's right, one million), and if you can get by on only \$30,000, you will still need \$750,000, says Lee Helkie, a partner at Helkie Financial and Insurance Services. That's just "raw math," assuming you retire at 65 and live until 90. However, it's not accounting for inflation and other factors, Helkie says.

ance," or the amount of investment movement you find acceptable, Neal says.

"We come up with a formula, factoring in inflation, which is often the confusing part when you do it on your own. We can tell you that

when you're this age, you will need this much money, and you need to invest in this, and to put this much money into it."

Saving for retirement is becoming increasingly important since fewer employ-

ees have defined benefit pension plans, says Lee Helkie, a partner at Helkie Financial and Insurance Services. "We see people working into their 70s, out of necessity, not because it's a hobby."

It's a tough time right now, and people have to be serious about buckling down and staying the course when it comes to contributing to a retirement plan.

"It's possible to do it, but you've got to get on it," Helkie says. And if you can't, or won't, you may have to either retire on less or work longer, she says.

RSP vs TFSA. Pros and cons for financials funds

Confused about when and why to put money into in a retirement savings plan (RSP) as opposed to a tax-free savings account (TFSA)? Here is the scoop from some financial planning experts.

One advantage of an RSP is that you lower your taxable income during high income years, according to Sue Neal, regional director, Investors Group, Toronto. "You defer tax on an RSP to a time when you're retired and probably making less money and, therefore, in a lower tax bracket."

Another advantage is that you don't pay tax on the profits of funds in an RSP, whether

High vs. low earners

- In general, for people earning less than \$30,000 per year, the "default" savings vehicle should be the TFSA, while those earning more than \$70,000 should investigate RSPs "first and foremost," with a TFSA

being their "second line of attack," according to Jason Abbott, president of WEALTHdesign Inc. Those earning anything in between (\$30,000 to \$70,000 per year) might want to have a balance of the two savings accounts, he says.

that's interest, capital gains, or whatever, Neal adds. "It's tax-deferred growth, so it compounds on top of the compounding; that's a real benefit."

For some people, the lure of

an RSP is the possibility of a tax refund. But don't forget that when you access that money, "every single dollar coming out is taxed as regular income," say Jason Abbott, president



There are advantages in saving money for your retirement in both an RSP or a tax-free savings account. ISTOCKPHOTO/THINKSTOCK

of WEALTHdesign Inc., and a member of Advocis, The Financial Advisors Association of Canada.

You can put 18 per cent of your annual income into an RSP to a maximum (find out

how much room you have in your RSP by looking on your notice of assessment from your previous tax filing).

A TFSA also offers tax-free growth, but you can only put in \$5,000 annually (this goes up

to \$5,500 next year). However, the amount is cumulative; for example, if you haven't put any money into a TFSA since this option became available five years ago, you could theoretically start one with \$25,000 today.

TFSA funds are handy to have for large purchases — paying for your son's college or a trip to Europe — during retirement. "You don't want to take that money out of your RSP because, whammo, it gets added on to your T4 RIF (a popular retirement income fund option) at the end of the year," Neal says.

A TFSA might be a smart place to start if you are a student or making little money today and anticipate being in the same or higher tax bracket when you retire, Abbott says.

The ideal situation, according to the experts, is to maintain both accounts.

PAULINE ANDERSON

We think having a plan
for the future, is a really
good plan for the future.



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Don't forget, the RSP contribution deadline is March 1.



Dividing assets if you decide to split up

"Till death do us part" sounds great in theory, but what happens to those coveted RRSPs when you — dare we say — divorce?

Divorce is extremely difficult in the best of times, but it can get even more complicated when you factor in finances, investments and RRSPs, which is why it's important to arm yourself with knowledge.

Jacques de Muelenaere, a

financial planner with Winnipeg's Millstone Financial, says RRSPs are treated much in the same way all assets will be treated in a divorce, and RRSPs can be divided.

"A divorce settlement can be a long and drawn out process, but once settled both parties will be bound by it," he explains. "Whether they agree or not doesn't change the terms of the settlement."

De Muelenaere says RRSPs

don't receive any special attention during a divorce, but it might make sense for the partner without a pension to request the RRSPs. Often, one person will end up with a portion or bulk of the "family" RRSP, but the process can get complicated and industry insiders, including divorce lawyers, don't typically make the recommendation to split the funds.

"Every situation is unique and a financial planner can help with these decisions," he says. "But, ultimately, it will come down to being part of an overall strategy to split the assets in a fair way."

Once the divorce is settled, any amount that needs to be transferred from one spouse's RRSP account to the other is completed with the help of a Canada Revenue Agency tax form. It's important to know that dividing the funds as a result of divorce won't create a tax issue, but withdrawing the funds from the RRSP without the help of a Canada Revenue Agency tax form can create issues.

KRISTA SYLVESTER



Divorce can complicate matters when you factor in finances, investments, and RRSPs. MARIA TEJEIRO/PHOTODISC/THINKSTOCK



When saving for your retirement, seek out a financial adviser who can look at the big picture. ISTOCKPHOTO/THINKSTOCK

Invest in a financial adviser

KRISTA SYLVESTER
For Metro

Numbers and facts

- The government started RRSPs in 1957 to encourage Canadians to save for retirement.
- 5,956,010 — number of

Canadians who contributed to an RRSP in 2010.

- More than five per cent of Canadians did not make an RRSP contribution in 2012.

Every year around this time financial planners are bombarded with clients asking questions about RRSPs — how much should they contribute, should they pay down their mortgage or invest in RRSPs?

Financial adviser Joe Lee-Owe, president of McClary Financial in Calgary, says there is a broad spectrum of clients, ranging from those who maximize their RRSPs and those who don't. He says while there are no easy answers when it comes to RRSPs, he recommends people seek guidance from an adviser who is looking at the big picture.

"It depends on total taxable income, current tax deductions, marginal tax rates, long-term employment plans and retirement goals," Lee-Owe says. "The amounts and strategies vary for each individual and household."

Lee-Owe generally starts by advising clients on how

much they should direct to savings in general, and from there determine where the savings should be placed, whether it be a tax-free savings account, open a non-registered account or RRSPs.

Lundgren & Young Insurance financial adviser Robert Eagleson says, generally, the higher the income, the more benefits people will receive from RRSP contributions.

"I read today that Canadians contribute more than the average, which is not surprising as this is a fairly affluent city," he adds.

How much Canadians need generally depends on how much they make. For example, someone earning \$80,000 per year who wants to retire with 75 per cent of

their income would need to do the math and calculate the lump sum they would need at retirement given the variables.

But Eagleson says most people need to plan to retire with \$1 million — a sum he thinks anyone will need to retire comfortably.

However, even though there are tax benefits to RRSPs and retirement savings benefits, it is possible to contribute too much, according to Lee-Owe.

"I have come across many clients well into their retirement that have contributed too much money in their RRSP's," he says, adding it could become subject to a steep tax rate if the RRSPs don't get spent.

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Options. RRSPs still the top choice



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Smart Investing

Even with a myriad of other options, the registered retirement savings plan (RRSP) still is the cornerstone of retirement savings for most Canadians, although they may not be using it to its fullest advantage.

The newest retirement savings vehicle on the block is the pooled registered pension plan (PRPP). Designed to help the estimated 3.5 million Canadians who do not have employer-sponsored pension plans or RRSPs, the PRPP would be a great adjunct to the RRSP if and when it comes formally into being.

"At the moment we don't know a lot about the environment of the program because Ottawa and the provinces are still making their decisions about it," says Colin Montgomery, a financial ad-

viser and certified financial planner with Edward Jones. "PRPPs alone probably will not be enough when it comes to retirement planning and individuals will need advice based on their own financial situation."

A PRPP is defined as a contribution pension system offered by a third party financial institution such as a bank or insurance company. The plan administration and fiduciary duty will be the responsibility of the financial institution, making it fairly easy for small- to medium-sized companies to set one up.

There likely will be some major differences between RRSPs and PRPPs. PRPPs, for example, are locked in until the age of 55 at the earliest, and in some provinces that may be as high as 65.

Unlike RRSPs, you can't get your money out of a PRPP once it is in and, therefore, you could not take advantage of programs like the homebuyers plan, which allows you to withdraw up to \$20,000 to buy your first home, or to take out money tax-free for post-secondary tuition costs.

As well, you may not have as many investment options as you do with an RRSP. The actual investment guidelines will be set by the government and then individual plan administrators will offer products that meet those guidelines for investors from which to choose.

Contribution limits to a PRPP are the same as to your RRSP but cannot exceed your overall allowable limit. If you

have \$30,000 of RRSP contribution room, you could make any contributions to both plans as long as the total does not exceed \$30,000.

"At the moment we don't know how the plan will be administered and how advice will be offered," Montgomery says.

"The government sets the options, the administrator sets the products and the investors make the choice."

Statistics show that Canadians are saving less than four per cent of their disposable income and, despite the billions of dollars invested in RRSPs and tax-free savings accounts (TFSA), they have plenty of room to add more to their retirement plans.

For example, only 26 per cent of eligible tax filers contributed to an RRSP in 2010. While total RRSP contributions in 2010 rose to \$33.9

billion, up from \$33 billion in 2009, the total amount that Canadians were entitled to contribute in 2010 grew to \$717 billion from \$671 billion in 2009.

Twenty-one million Canadians have a total of \$632 billion in unused RRSP contribution room.

"Vehicles like the TFSA and the PRPP are giving people a further incentive to save for their retirement,"

Montgomery says.

"They all are good adjuncts to the RRSP, but people need to look at their own individual situation and decide what the best options are for them."

THE CANADIAN PRESS
TALBOT BOGGS IS A TORONTO-BASED BUSINESS COMMUNICATIONS PROFESSIONAL WHO HAS WORKED WITH NATIONAL NEWS ORGANIZATIONS, MAGAZINES AND CORPORATIONS IN THE FINANCE, RETAIL, MANUFACTURING AND OTHER INDUSTRIAL SECTORS.

Incentives

"Vehicles like the TFSA and the PRPP are giving people a further incentive to save for their retirement. They all are good adjuncts to the RRSP, but people need to look at their own individual situation and decide what the best options are for them."

Colin Montgomery, a financial adviser and certified financial planner with Edward Jones

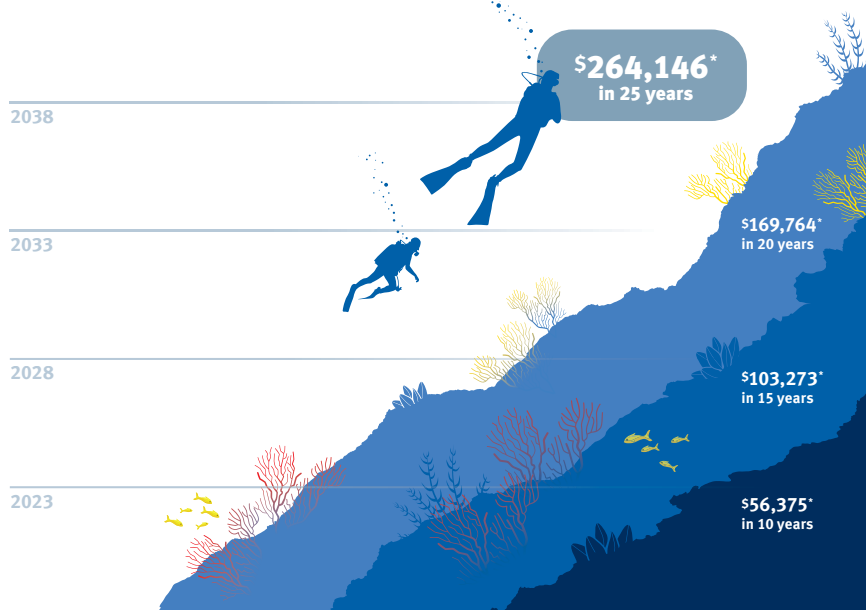


The newest retirement savings vehicle on the block is the pooled registered pension plan (PRPP), but an RRSP is still the most popular for investors and those saving for retirement. WAVEBREAK MEDIA/THINKSTOCK



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Canada: The cyber-shopping juggernaut

Alison on Money.
After years of growth, is online shopping the new norm?



YOUR MONEY
Alison Griffiths
money@metronews.ca

Canadians are cyber-shopping obsessed. According to a June 2012 MasterCard Spending Pulse Report, e-commerce grew by an astounding 24.9 per cent in the first six months of 2012 compared to the same period in 2011. At the same time the general economy grew a modest 2.2 per cent.

My own shopping habits have fallen in line with the statistic. In the past year, I've ordered everything from fresh roasted organic coffee to vegetables, supplies for my horses and wine.

Cyber shopping is a trend that was widely predicted be-

fore the dotcom crash of 2000. The old economy, bricks and mortar, was going to wither away and be replaced by new economy, Internet-based businesses.

But it didn't happen. At least not then. However, change sneaks up on you, and makes itself evident with a big bang. The seemingly overnight disappearance of video stores comes to mind. And once golden Best Buy suddenly became the place for window shoppers who then beetled on home to buy online.

The Best Buy experience proves the point that many consumers still like to see an actual physical specimen, especially with big-ticket items. Internet research and marketing company WWW Metrics notes that retailers with both a physical and online presence saw high dollar item growth of 23 per cent last year while online-only retailers reported nine per cent. It's hardly surprising. Who wants to shell out a large sum when you can't kick the tires? I recently



Consumers still like to see a physical product. Research shows retailers with both a physical and online presence saw incredible growth. ISTOCK IMAGES

priced gazebos online, but didn't want to pay \$4,500 sight unseen. I finally chose a local company, which had sample products assembled for viewing.

Selling such big-ticket items is likely the next retail challenge. Large chains like Sears and the Brick have gone one way by rolling out smaller stores specializing in beds and appliances. Lowes and Home Depot have taken a different route, offering a lim-

ited physical array in categories such as carpeting, kitchen and bathrooms with far more product available through special order or online only.

Ironically booming e-commerce may make the biggest bricks and mortar chain of all, Walmart, even more dominant thanks to its already strong Internet presence.

Contact Alison at griffiths.alison@gmail.com or alisongriffiths.ca

The season for saving



FUN AND FRUGAL
Lesley Scorgie
money@metronews.ca

If you haven't already noticed from all the chipper television commercials lately, it's Registered Retirement Savings Program (RRSP) season! Now is the time to rush to your financial advisor's office and make a contribution for the 2012 tax year.

What's the big rush? Each year you have until March 1 to contribute to your RRSP and have it count toward the previous tax year.

Contributions are fully tax deductible and they grow tax-deferred until withdrawal, typically when you retire. The greater the amount you contribute, the more income you get to deduct from your tax return. Rather than forking over thousands of dollars in taxes to Revenue Canada, you can invest these saved dollars within your RRSP.

And, the benefits of contributing to an RRSP don't stop there.

The law of reinvested returns states that more money grows larger and

faster than less money; when invested in a portfolio that is properly allocated based on your personal needs. Thus, keeping more of your money, rather than paying it out in taxes, significantly increases your nest egg.

If you're over the age of 18 and have current government issued identification, you can open an RRSP account through your local bank or financial advisor. Often times employers will provide RRSPs or an equivalent tax-advantaged retirement savings program. Once your account is opened, individuals can contribute up to 18 per cent of their income, up to \$22,970 for tax year 2012, and the limit can sometimes vary depending on your pension program at work. If you can't maximize your RRSP limit, you can carry-forward the contribution room indefinitely.

For most young people, contributing the maximum is nearly impossible. But, don't fret. Build RRSP savings over the long term by contributing regularly on pay-day and increasing your contributions annually until you reach your maximum limits. Sometimes employer retirement savings programs will even have a matching component.

So sign up and take advantage of free money!

We're not filling up on appetizers

Dear Mr. Butler:
I don't understand why people serve appetizers before dinner. I find that it generally either fills me up or my guests just eat them and then don't appreci-

ate the dinner I made for them. What's the point and what are the guidelines?



CHARLES THE BUTLER
askcharlethebutler@metronews.ca
For more, visit charlesmacpherson.com

Now in my opinion most hosts confuse a cocktail party from the cocktail hour.

First, the "cocktail hour"

before a sit-down dinner is not supposed to be a long event. Ideally, 30 to 40 minutes.

But since in most cases alcohol is being served so that your guests don't get drunk on an empty stomach prior to dinner, serving a small amount of food is a very good idea. This keeps both your stomach happy and whets your appetite in anticipation for dinner.

A cocktail party has no "sit-down" meal portion, so serving plenty of appetizers throughout the entire time guests are at your house drinking alcohol is appropriate and very necessary.

Remember we always need to serve food when serving alcohol. But the difference here is that since we don't have dinner, the appetizers are the meal being served, thus a great quantity

is needed.

But remember, no matter what, appetizers should be one bite, maximum two, NEVER MORE!

The larger the appetizer the harder it is for people to eat, and this makes people both uncomfortable and often avoid a particular food item as they are afraid to make fools or a mess of themselves in the middle of your living room.



One bite, two bites, but never, ever more. ISTOCK IMAGES

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Tennis

Davis Cup encore ahead for Vancouver?

Tennis Canada is expected to announce the host city for April's Davis Cup quarter-final on Tuesday morning.

Vancouver, which hosted the first-round tie against Spain at UBC, is believed to be the city of choice once again when Canada plays Italy in the upcoming quarter-final. The official announcement is expected sometime around 7 a.m. PST.

UBC's Doug Mitchell Thunderbird Sports Centre was the venue for the first-round tie against Spain earlier this month, as well as last year's first-round tie against France. **METRO**

On-ice seizure

MacLeod released from hospital

A Columbus Blue Jackets minor leaguer who suffered a seizure on the ice was released from hospital on Monday.

A Springfield Falcons spokesman confirmed that Wade MacLeod was released from a Springfield, Mass., hospital a day after he had a seizure. The spokesman said he had no further information on the amount of recovery time MacLeod needs before he can resume playing.

"It was a play that is made many times throughout a hockey game," MacLeod said Monday via Twitter. "The result here was unfortunate but I am feeling much better."

The Falcons winger went into convulsions after he was checked into the glass, causing Sunday's game between the Falcons and Adirondack Phantoms to be suspended.

THE CANADIAN PRESS



Forward David Booth has been out of the Canucks' lineup since the first day of training camp when he strained his groin. JEFF GROSS/GETTY IMAGES FILE

Canucks could get boost from Booth on the road

NHL. Canucks winger moves toward return ahead of clash with red-hot rivals in Chicago



CAM TUCKER
cam.tucker@metronews.ca

David Booth has been medically cleared to play, travelled with the Canucks for this upcoming road trip and could make his season debut as early as Tuesday night.

Booth, 28, strained his groin on the first day of training camp during fitness testing, and was expected to be out of the lineup for four to six weeks.

With Booth's return now a question of "when" as opposed

to an "if" the Canucks waived journeyman centre Andrew Ebbett on Monday to clear up roster space. Should he clear waivers, Ebbett will be sent down to the Chicago Wolves of the American Hockey League.

The Canucks begin a four-game road trip Tuesday against the Chicago Blackhawks, currently the NHL's best team with a 12-0-3 record, which is just an overtime or shootout loss away from tying the best start in league history.

The Anaheim Ducks went 12-0-4 to start the 2006-07 season, thus becoming the first team to go undefeated in regulation time through the first 16 games. They aptly went on to win the Stanley Cup in convincing fashion, displacing the Canucks in the Western Conference semifinal.

The Canucks are third in the Western Conference and first in the Northwest Division with an 8-3-3 record.

They also bested the Blackhawks in a shootout on home ice earlier this season, but are certainly aware of the record their bitter arch-rivals are chasing.

It should only add to what has become one of the more heated feuds around the league in recent years.

"They're going on a heck of a streak," said winger Mason Raymond following Sunday's 4-3 shootout loss to the St. Louis Blues.

"Whether it's that record or not, we always seem to have good games against Chicago with our history, but I definitely think that adds to it for sure."

Monday NHL action

• **Senators 2, Devils 1.** Jakob Silfverberg beat Martin Brodeur to his stick side in the shootout and goalie Ben Bishop turned aside 30 shots for his first victory of the season, giving the Ottawa Senators a 2-1 win over the New Jersey Devils on Monday.

• **Leafs 3, Panthers 0.** Ben Scrivens notched his second consecutive shutout and Clarke MacArthur and Nazem Kadri each had a goal and an assist to lead Toronto to a win in Florida.

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Elimimian: 'Money's not everything'

CFL. Hard-hitting linebacker fully focused on Canadian game after re-signing with Lions on Friday



CAM TUCKER
cam.tucker@metronews.ca

Solomon Elimimian took a line out of the popular Jessie J tune Price Tag when deciding to return to the B.C. Lions.

The song says it isn't "about the money, money, money" and apparently that's how the hard-hitting linebacker felt when he officially re-signed with the Lions on Friday — the first day of CFL free agency — despite perhaps more lucrative offers from at least four other teams around the league.

"I'm in a place where I want to be," Elimimian, 26, said Monday.

"Money, it's not everything. I feel like I've gained more in happiness being here than going to another team."

He returns for his fourth



B.C. Lions linebacker Solomon Elimimian re-signed with the local CFL team on Friday and spoke with media Monday at the team's Surrey practice facility.

CAM TUCKER/METRO

season with the Lions.

Heart-to-heart chats with head coach Mike Benevides and general manager and VP

of football operations Wally Buono appeared to have helped Elimimian make his decision.

"For me it was just a matter of speaking to him and trying to give my perspective and support him and make

him understand that I'm in his corner. These men have to do what's best for them," said Benevides.

"But at the end of the day, when someone comes back to you and leaves money on the table ... wants to be part of your organization, that's what you want as part of your family, as part of your team."

Elimimian has proven to be an impact player. He was second in the entire CFL in tackles with 98 in 2011, and was twice voted on by his peers across the league as the league's hardest hitter.

His third year in B.C. was abbreviated.

He sustained a hamstring injury during a tryout with the Minnesota Vikings and was cut by two different NFL teams — the Vikings and Browns — within a span of less than two weeks before returning to the Lions in September.

He's done with the NFL dream.

"Coming back was unexpected. Mentally you're not there. You just can't get there," he said last year.

"Also I was hurt, struggling with injuries and it's a tough process. But I'm glad where I'm at mentally, I'm glad where I'm at physically and I'm excited. I'm ready to go work."

MMA

Injury puts MacDonald out for Montreal bout

An injury has forced welterweight Rory "Ares" MacDonald out of his UFC 158 co-main event with Carlos "Natural Born Killer" Condit next month.

Instead Condit will face Johnny "Bigg Rigg" Hendricks on the March 16 card at Montreal's Bell Centre.

Hendricks had been slated to meet Jake "The Juggernaut" Ellenberger on the same show. Ellenberger (28-6) will now get a new opponent.

There was no immediate word on MacDonald's exact injury but the withdrawal is a blow to the 23-year-old Canadian who had campaigned to fight Condit.

The New Mexico-based Condit (28-6) handed MacDonald (14-1) the only loss of his pro career at UFC 115 in Vancouver in June 2010.

MacDonald started strong but faded and the fight was stopped with just seven seconds remaining.

He moved to Montreal from Kelowna after the loss, to train with coach Firas Zahabi, welterweight champion Georges St-Pierre and other elite fighters at the Tristar Gym.

MacDonald has won four straight since.

THE CANADIAN PRESS

Murder case. 'Why my little girl?' Mother of victim wants answers

The family of Oscar Pistorius' slain girlfriend wants answers, her mother told a Johannesburg newspaper, as South Africans braced to hear why prosecutors believe a national hero murdered the model who was shot multiple times.

June Steenkamp, Reeva Steenkamp's mother, told The Times in a front-page interview published Monday: "Why? Why my little girl? Why did this happen? Why did he do this?"

"Just like that she is gone," the newspaper quoted her as saying in what it described as an emotional telephone interview. "In the blink of an eye and a single breath, the most beautiful person who ever lived is no longer here."

Pistorius, who remains in custody in a red-brick, one-storey police station in Pretoria, is set to return to court Tuesday for the start of his bail hearing. It will be the first opportunity for the prosecution to describe evidence police gathered against the 26-year-old double-amputee runner and the reasons why he was charged with murder. Prosecutors allege the killing was premeditated.

Pistorius' family denies he committed murder, though they have not addressed



Oscar Pistorius remains in police custody following the death of his girlfriend, Reeva Steenkamp.

THE ASSOCIATED PRESS FILE

whether he shot her. When word first emerged about the killing there was speculation in the local media that Steenkamp had been mistaken for an intruder in Pistorius' home. Police have said that was not something they were considering.

While Pistorius goes to court, Steenkamp's funeral will also be held Tuesday in her hometown of Port Elizabeth on South Africa's southern coast, her family said. It is to be a private ceremony at a local crematorium, closed to the public and media.

THE ASSOCIATED PRESS

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New York	32	18	.640	4
Indiana	32	21	.604	5 1/2
Brooklyn	31	22	.585	6 1/2
Chicago	30	22	.577	7
Atlanta	29	22	.569	7 1/2
Boston	28	24	.538	9
Milwaukee	26	25	.510	10 1/2
Philadelphia	22	29	.431	14 1/2
Toronto	21	32	.396	16 1/2
Detroit	21	33	.389	17
Cleveland	16	37	.302	21 1/2
Washington	15	36	.294	22 1/2
Orlando	15	37	.288	22
Charlotte	12	40	.231	25

WESTERN CONFERENCE

	W	L	Pct	GB
San Antonio	42	12	.778	—
Oklahoma City	39	14	.736	2 1/2
L.A. Clippers	39	17	.696	4
Memphis	33	18	.647	7 1/2
Denver	33	21	.611	9
Golden State	30	22	.577	11
Utah	30	24	.556	12
Houston	29	26	.527	13 1/2
Portland	25	28	.472	16 1/2
L.A. Lakers	25	29	.463	17
Dallas	23	29	.442	18
Minnesota	19	31	.380	21
New Orleans	19	34	.358	22 1/2
Sacramento	19	35	.352	23
Phoenix	17	36	.321	24 1/2

Note: Division leaders ranked in top three positions regardless of winning percentage.

TUESDAY'S GAMES — ALL TIMES EASTERN

Toronto at Washington, 7 p.m.
Charlotte at Orlando, 7 p.m.
Memphis at Detroit, 7:30 p.m.
Milwaukee at Brooklyn, 7:30 p.m.
Chicago at New Orleans, 8 p.m.
Boston at Denver, 9 p.m.
Golden State at Utah, 9 p.m.
Phoenix at Portland, 10 p.m.
San Antonio at Sacramento, 10 p.m.

WEDNESDAY'S GAMES

Memphis at Toronto, 7 p.m.
New York at Indiana, 7 p.m.
Detroit at Charlotte, 7 p.m.
New Orleans at Cleveland, 8 p.m.
Philadelphia at Minnesota, 8 p.m.
Brooklyn at Milwaukee, 8 p.m.
Oklahoma City at Houston, 8 p.m.
Miami at Atlanta, 8 p.m.
Orlando at Dallas, 8:30 p.m.
Boston at L.A. Lakers, 10:30 p.m.
Phoenix at Golden State, 10:30 p.m.

THURSDAY'S GAMES

Miami at Chicago, 8 p.m.
San Antonio at L.A. Clippers, 10:30 p.m.

NHL

EASTERN CONFERENCE

ATLANTIC DIVISION							
	GP	W	L	OL	GF	GA	Pt
Pittsburgh	16	11	5	0	52	38	22
New Jersey	16	9	3	4	42	38	22
NY Rangers	14	8	5	1	38	35	17
Philadelphia	17	7	9	1	45	49	15
NY Islanders	15	6	8	1	45	54	13

NORTHEAST DIVISION							
	GP	W	L	OL	GF	GA	Pt
Montreal	15	10	4	1	43	34	21
Boston	13	9	2	2	37	31	20
Toronto	16	10	6	0	46	36	20
Ottawa	16	8	6	2	37	31	18
Buffalo	16	6	9	1	46	54	13

SOUTHEAST DIVISION

	GP	W	L	OL	GF	GA	Pt
Carolina	14	8	5	1	41	40	17
Tampa Bay	14	7	6	1	55	45	15
Florida	15	4	7	4	35	56	12
Winnipeg	14	5	8	1	35	46	11
Washington	15	5	9	1	41	51	11

Note: A team winning in overtime or shootout is credited with two points and a victory in the W column; the team losing in overtime or shootout receives one point which is registered in the OL (other loss) column.

MONDAY'S RESULTS

Ottawa 2 New Jersey 1 (SO)
Philadelphia 7 NY Islanders 0
Colorado 6 Nashville 5
Montreal 3 Carolina 0
Toronto 3 Florida 0
Phoenix 4 Calgary 0
Columbus at Anaheim

TUESDAY'S GAMES — ALL TIMES EASTERN

Montreal at NY Rangers, 7 p.m.
Winnipeg at Buffalo, 7 p.m.
NY Islanders at Ottawa, 7:30 p.m.
Toronto at Tampa Bay, 7:30 p.m.
San Jose at St. Louis, 8 p.m.
Detroit at Nashville, 8 p.m.
Vancouver at Chicago, 8:30 p.m.
Los Angeles at Edmonton, 10 p.m.

WEDNESDAY'S GAMES

Philadelphia at Pittsburgh, 7:30 p.m.
St. Louis at Colorado, 10 p.m.
Los Angeles at Calgary, 10 p.m.

THURSDAY'S GAMES

Florida at Philadelphia, 7 p.m.
New Jersey at Washington, 7 p.m.
Buffalo at Toronto, 7 p.m.
Winnipeg at Carolina, 7 p.m.
NY Islanders at Montreal, 7:30 p.m.
NY Rangers at Ottawa, 7:30 p.m.
Boston at Tampa Bay, 7:30 p.m.
Columbus at Detroit, 7:30 p.m.
Vancouver at Dallas, 8:30 p.m.
Minnesota at Edmonton, 9:30 p.m.

NHL

WESTERN CONFERENCE

CENTRAL DIVISION							
	GP	W	L	OL	GF	GA	Pt
Chicago	15	12	0	3	51	31	27
St. Louis	15	9	5	1	52	48	19
Nashville	16	7	4	5	35	35	19
Detroit	15	7	6	2	40	44	16
Columbus	15	4	9	2	34	48	10

NORTHWEST DIVISION							
	GP	W	L	OL	GF	GA	Pt
Vancouver	14	8	3	3	41	33	19
Minnesota	15	7	6	2	33	38	16
Edmonton	14	6	5	3	35	38	15
Colorado	14	6	7	1	37	43	13
Calgary	14	5	6	3	39	51	13

PACIFIC DIVISION

	GP	W	L	OL	GF	GA	Pt
Anaheim	14	11	2	1	50	37	23
Phoenix	16	8	6	2	44	41	18
San Jose	14	7	4	3	37	33	17
Dallas	16	8	7	1	41	43	17
Los Angeles	13	5	6	2	30	36	12

Note: A team winning in overtime or shootout is credited with two points and a victory in the W column; the team losing in overtime or shootout receives one point which is registered in the OL (other loss) column.

MAPLE LEAFS 3, PANTHERS 0

First Period

1. Toronto, Kessel 3 (van Riemsdyk) 17:04
Penalties — Orr Tor (Fighting) 2:41, Parros Flo (Fighting) 2:41.

Second Period

2. Toronto, Kadri 5 (Phaneuf, MacArthur) 12:13 (pp)

3. Toronto, MacArthur 3 (Kadri, Franson) 13:57
Penalties — Franson Tor (Interference) 6:21, Komarov Tor (Diving) 7:28, Campbell Flo (Interference) 7:28, Fleischmann Flo (Hooking) 10:47, Strachan Flo (Fighting) 14:43, McLaren Tor (Fighting) 14:43, Gudbranson Flo (Cross-checking) 15:37, Komarov Tor (Diving) 15:37.

Third Period

No Scoring
Penalties — Kovalev Flo (Tripping) 7:18, Kessel Tor (Hooking) 11:58, Kessel Tor (Tripping) 17:50.

Shots

Toronto 12 14 6—32
Florida 14 11 12—37

Goal — Toronto: Scrivens (W, 4-3-0).

Florida: Theodore (L, 4-6-2).

Power plays (goal-chances) — Toronto: 1-2.

Florida: 0-3.

Referees — Rob Martell, Kelly Sutherland.

Linesmen — Steve Barton, Brad Kovachik.

Attendance — 17,177 at Florida.



Horoscopes

Aries

March 21 - April 20

Your duties and chores may be restricting you to one place but don't let it stop you from looking further ahead. Start making plans now. The day when you can do something with them may not be far away.

Taurus

April 21 - May 21

As an Earth sign, you usually stick with the same old routines but if you try something different today, the element of surprise could work in your favour. You may even surprise yourself by how much you enjoy it.

Gemini

May 22 - June 21

The next few days will be hugely important for those Gemini's who want to move up in the world. The Sun in the career area of your chart is on your side. Only fear of success can hold you back.

Cancer

June 22 - July 23

Someone needs your support today. You may not entirely approve of the choices they have made but you will be there for them nonetheless. You may even be secretly impressed that they refuse to follow the herd.

Leo

July 24 - Aug. 23

If you can't make others understand what you are trying to explain, don't worry about it. This is one of those times when everyone is likely to get things mixed up, but it will all make sense in the end.

Virgo

Aug. 24 - Sept. 23

You might as well be more tolerant today because partners and loved ones will do their own thing whether or not you approve. In fact, if they know you object they may take delight in doing it all the more.

Libra

Sept. 24 - Oct. 23

Resist the urge to interfere in other people's private affairs today. If you stick your nose where it isn't asked for and isn't wanted, you could find that you do unite the warring factions — against you!

Scorpio

Oct. 24 - Nov. 22

It seems you are missing one final piece of a puzzle that has been annoying you and you may find it today. When you do, don't be surprised if the picture looks different than what you expected.

Sagittarius

Nov. 23 - Dec. 21

The Sun in Pisces at this time of year makes loved ones a bit sensitive, especially to criticism, so keep your Sagittarian habit of calling it as you see it under control. You don't always have to tell the truth.

Capricorn

Dec. 22 - Jan. 20

Honesty is always the best policy — but it cuts both ways. If someone says something you disagree with today, you should look at their remarks closely before you hit back. Maybe there's some truth to them.

Aquarius

Jan. 21 - Feb. 19

For some strange reason almost everyone you meet lately wants to be helpful, to do you favours. Should you take advantage of the situation? You most certainly should! It may be a long time before you are this popular again.

Pisces

Feb. 20 - March 20

Even if you are not a particularly ambitious Piscean, the Sun's journey through your sign over the next few weeks will ignite your desire to make something of yourself. Bigger and better things await you.

SALLY BROMPTON

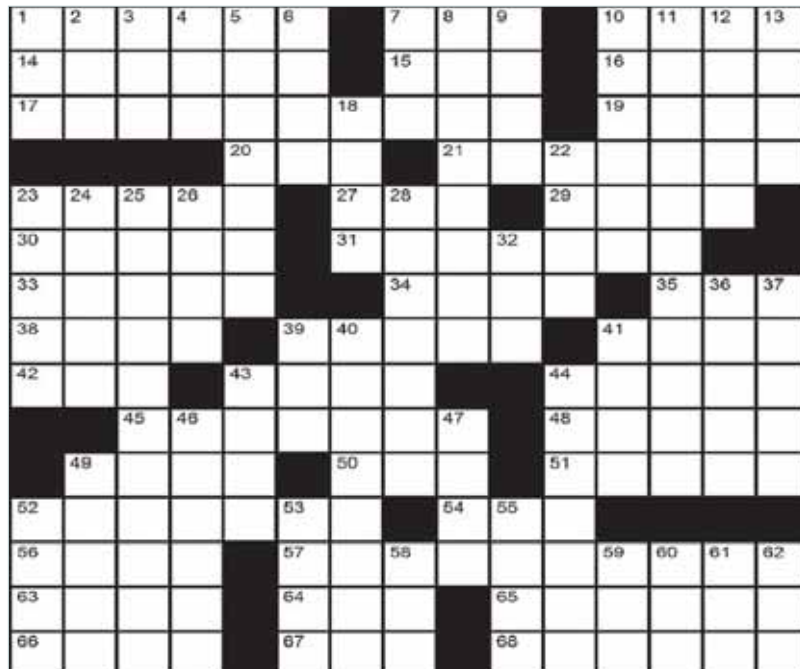
Crossword: Canada Across and Down

Across

- Canadian star of "Grey's Anatomy", ___ Oh
- Typing-efficiency meas.
- Briefly get ready
- Hawaiian greetings
- "___haw!"
- Lively circle dance
- Ottawa's ___ Buildings
- Departed one's bio
- Compass dir.
- Anne Hathaway's Oscar-nominated role in "Les Miserables"
- Early-'80s Tom Hanks sitcom, "___ Buddies"
- MLB's Diamondbacks, on scoreboards
- 'Chamel' completers
- Prefix to 'violet'
- Most profound
- Oscar-winner Sophia
- Happy
- Clock's l'il time segments
- "The Brady Bunch" son
- Cram
- Laboratory bottle
- Summer clock setting [acronym]
- Don't pass
- "___ bleu!"
- "Oh What a Feeling" band
- Signed, as a deal
- Norse thunder god
- Period
- Tavern orders
- What \$20 bills are made of
- Sault ___, Marie, Ontario
- 'Hypn' suffix
- RRRoll Up the Rim to Win chain: 2 wds.
- Same: French
- Wee weekday
- Greek Myth: Muse of astronomy
- Some punk music fans
- 'Enthusi' ender
- High school in "Grease" (1978)

Down

- Exhaust



- Birmingham's l'il state
- Agatha Christie novel, ___ M?
- FedEx rival
- Dustin Hoffman/Tom Cruise Oscar-winning film: 2 wds.
- Wise ___ owl: 2 wds.
- X's spelled-out follower
- Montreal Neurological Institute founder, Dr. Wilder ___
- Prefix to 'morphosis'
- Pics
- Canadian actor Alan's singer/songwriter son: 2 wds.
- "Happy Days" actress Ms. Moran's

- Cracker topping
- Honey drink
- Require
- WWII's Battle of the ___
- "___" (Prayer opener)
- Celeb's long ride to the Oscars?: 2 wds.
- Portland, ___
- Frequent customer
- Salary
- More unique
- Toboggans
- Viewed
- Captain James T. Kirk ...the 'T.' stands for what?

- Weather ___ (Barn topper)
- Shape
- "Mimi on the Beach" singer
- Posh cars, Rolls-___
- Foolhardy
- Symbolic pole
- Apple or pear, in botany
- "At Last" singer Ms. James
- ___ of duty
- "How I ___ Your Mother"
- Small amount
- U2 song
- Nothing
- Pizzeria owner in "Do the Right Thing" (1989)"

Yesterday's Crossword



Sudoku

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Yesterday's Sudoku



Today

8°/1°
Sunny

Wednesday

7°/3°
Variable

Know what the weather
will be 14 days from now.
Check the 14 day trend.

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Fridges

Model#	Description	MSRP	Clearance
EI24RD6	Electrolux Under Counter	\$2,699	\$1995
BI36R15	Sub Zero All Fridge	\$8,942	\$7888
BI36R1SLH	Sub Zero All Fridge	\$8,942	\$7888
700BR	27" Sub Zero Fridge Drawers	\$4,900	\$4500
249FF	Sub Zero Under Counter Freezer Panel Ready	\$1,900	\$1200
UC24R	Sub Zero Fridge Panel Ready	\$1,900	\$1200
245RFD	Sub Zero Panel Ready	\$1,900	\$1099
VCBB5361	Viking Built-in Bottom Mount	\$10,525	\$7999

Ranges Gas/Electric

VGR4824QSS	Viking 48" Professional	\$9999	\$3999
EW30GS6CGS	Electrolux Slide-in Gas	\$3599	\$2475
R304	Wolf 30" gas 4 Burner	\$6300	\$4599
D0302	Wolf 30" Dual Wall Oven	\$8000	\$5900
JGSP44BEY	G.E. 30" Slide in Gas Black	\$1399	\$598

Hood Fans

PW48-2418	Wolf 48" Hood Fan - plus blower	\$2700	\$1499
DA249	Miele Hood Fan	\$2999	\$1500
JV930DSS	G.E. 30" Stainless	\$999	\$495

Dishwashers

Model#	Description	MSRP	Clearance
FGHD2471	Frigidaire Black	\$899	\$488
PLD4555RFC	Frigidaire Stainless	\$1299	\$868
FBHD2461KB	Frigidaire Black	\$799	\$448
MDB895911W	Maytag Stainless	\$1199	\$599
E1DW59055SS	Electrolux Stainless	\$1099	\$888
E1DW6105WW	Electrolux White	\$1599	\$688

Wall Ovens/Warming Drawers

VGS0166BUBR	Ultraline Gas Wall Oven	\$2999	\$999
EW30WD55GS	Warming Drawer Stainless	\$1699	\$945
SCBC2001CSS	G.E. Built-in Speed Oven	\$2999	\$489
CS024	Wolf Convection Steam Oven	\$5100	\$3999
S036415	Wolf 36" Oven	\$7200	\$4399
PG155BL	Miele Steam Oven 27"	\$2999	\$1888

Cooktops / OTR

JGP932SECS	G.E. Profile Gas	\$1399	\$799
CVM2072SMC	G.E. Café 2.0 cu.ft OTR	\$699	\$549
KM5676	Miele 36" Ceramic Cooktop	\$2599	\$1250
MGC5430	Maytag 30" Ceramic Cooktop	\$699	\$399
MW24	Wolf MW0 Oven	\$750	\$499
CT365GS	Wolf 5 Burner Gas Cook Top	\$2650	\$2400

Laundry Washer/Dryer

Model#	Description	MSRP	Clearance
MWVW850WL	Maytag Pair Bravo	\$2499	\$1595
YMEDX700		pair	pair
YMED8400	Maytag Dryer	\$799	\$595
PTAN9150MW	G.E. Profile Washer Top Load	\$799	\$549
GLG2442CES	Frigidaire Dryer Gas	\$599	\$399
UPVH890EJMG	G.E. Dryer	\$3199	\$2350
	G.E. Washer	PAIR	PAIR
AEZ6000CES	Electrolux White Dryer	\$749	\$399
W4840	Miele Washer White - 4 cu.ft.	\$2999	\$1899

Coffee Systems

615CV	Miele Coffee System	\$2999	\$1599
CVA2650	Miele Nespresso	\$2699	\$1388

Wine Coolers & Ice Makers

15NC	U-Line	\$1249	\$599
ULNB195	U-Line Ice Maker Black	\$1299	\$888
151M	Marvel Black Stainless	\$1499	\$989

Grills/BBQs

VCS3008LP	Vermont Castings 30" Grill Stainless	\$1299	\$788
L42PSFR	Lynx Freestanding 42" Infra Red	\$8999	\$7999
L30PSFRNG	Lynx Freestanding 30" Infra Red	\$3499	\$3299

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